

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
SHELBY DIVISION

| | | |
|---------------------------|---|---------------------|
| IN RE: NORRIS GENE WRIGHT |) | |
| SHERRY LYNN WRIGHT |) | |
| Debtors |) | Bankruptcy Case No: |
| |) | 16-40199 |
| SSN: xxx-xx- 3799 |) | |
| SSN: xxx-xx-7629 |) | Chapter 13 |
| _____ | |) |

OBJECTION TO PROOF OF CLAIM
FILED BY REGIONAL ACCEPTANCE CORPORATION

NOW COMES the Debtors, Norris Gene Wright and Sherry Lynn Wright, by and through their attorney of record, Robert H. Lutz, and objects to the Proof of Claim filed by the Regional Acceptance Corporation and states as follows:

1. This proceeding was instituted by the filing of a Petition by the Debtors on May 17, 2016.
2. Regional Acceptance Corporation has filed a secured claim in this case in the amount of \$20,176.54 which is designated as Claim Number 1-1 with the United States Bankruptcy Court and Claim 13 with the Chapter 13 Trustee.
3. The claim is for a 2013 Kia Soul.
4. Regional Acceptance Corporation repossessed the 2013 Kia Soul on or about May 10, 2016.
5. The claim of Regional Acceptance Corporation no longer has any collateral in the possession of the Debtors and should be treated as a general unsecured debt.
6. The Debtors believe that the claim of the Regional Acceptance Corporation as to any amounts showing in the Trustee's records as being due at this time should be shown be treated as a general unsecured debt.

WHEREFORE, the Debtors object to the claim of the Regional Acceptance Corporation designated as Claim 1-1 with the United States Bankruptcy Court and Claim 27 with the Chapter 13 Trustee. The Trustee has not disbursed any monies to Regional Acceptance Corporation.

This the 8th day of June, 2016.

LUTZ LAW FIRM, PLLC

BY: /s Robert H. Lutz
Robert H. Lutz
310-8 E. Graham Street
Shelby, NC 28150
Phone No: 704-600-6003
Fax No: 704-600-6004
State Bar No: NC 16375

CERTIFICATE OF SERVICE

This is to certify that I have this date served the following in the above named matter with a copy of the foregoing by placing a copy of same in the United States mail, postage paid, addressed to:

Mr. Steven G. Tate (served electronically)
Chapter 13 Trustee
212 Cooper Street
Statesville, NC 28677

President or Executive Manager
Regional Acceptance Corporation Servicing LLC
PO Box 1847
Wilson, NC 27894

This the 8th day of June, 2016.

LUTZ LAW FIRM, PLLC

By: /s Robert H. Lutz
Robert H. Lutz
Attorney at Law
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